

WARRANTY DEED

THIS INDENTURE, is made and entered as of the 25th day of October, 1999 by and between Amy Marie Kuriger, unmarried, party of the first part, and Michael E. Kelly, unmarried, party of the second part.

WITNESSETH: That for and in consideration of Ten (\$10.00) Dollars, cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in the County of DeSoto, State of Mississippi:

Lot 22, Creekwood Subdivision, in Section 19, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 34, Page 19, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

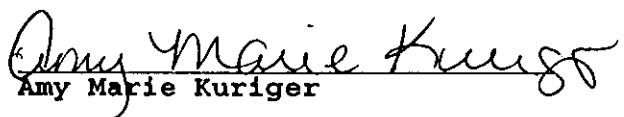
Party of the first part received his/her equitable interest in the above described property by Deed of record under Book 286, Page 787, Register's Office of DeSoto County, Mississippi.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforescribed real estate; that it has a good right to sell and convey the same; that the same is unencumbered, except for subdivision restrictions, building lines and easements of record in Plat Book 34, Page 19; Amendment to subdivision restrictions in Book 218, Page 232 and Book 228, Page 223, as well as 1999 DeSoto County taxes, not yet due and payable, which party of the second part herein assumes and agrees to pay.

TO HAVE AND TO HOLD the aforesaid real estate together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, his/her heirs or successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that he/she is lawfully seized in fee of the aforescribed real estate, that he/she has a good right to sell and convey the same; and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons.

IN WITNESS WHEREOF, party of the first part has caused this instrument to be executed the day and year first above written.


Amy Marie Kuriger

STATE MS.-DE SOTO CO.
FILED

Nov 5 10 42 AM '99


BK 362 PG 431
W.E. DAVIS CH. CLK.

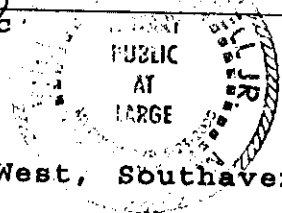
BK0362PG0432

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, a Notary Public in and for said State and County, **Amy Marie Kuriger**, the within bargainer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 25th day of October, 1999.


Notary Public



My commission expires: _____

Property Address: 8026 Creekwood Circle West, Southaven, Mississippi 38671
Tax Parcel ID No. 1071-1915.0-00022.00

Mail Tax Bills:
Accubanc Mortgage Corporation
12377 Merit Dr., #600
Dallas, TX 75251

Property Owner:
Michael E. Kelly
8026 Creekwood Circle West
Southaven, Mississippi 38671

Instrument prepared by & return to:
WILLIAM T. MAXWELL, JR.
Attorney at Law
1789 Kirby Parkway, Suite 2
Memphis, Tennessee 38138
(901) 753-6030

Buyer Address & Phone:
Michael E. Kelly
8026 Creekwood Circle West
Southaven, Mississippi 38671
(901) 766-1945 (Office)
(662) 393-3355 (Residence)

Seller Address & Phone:
Amy Marie Kuriger
1867 Amhurst Cove, Southaven, MS 38671
(601) 576-9430 (Office)
(601) 543-2423 (Residence)